

Albany Bank and Trust Company, N.A.

TELEPHONE BANKING DISCLOSURE *Account Information As Close As Your Phone 7 Days A Week* **1 (800) ALBANK6**

1-800-ALBANK6 Gives You 6 Reasons To Pick Up Your Phone

1. Obtain Current Interest Rates.
2. Receive your Current Account Balances.
3. Access Account History/Activity information.
4. Transfer Funds between Checking, N.O.W., Money Market and Statement Savings accounts.
5. Place Stop Payments.
6. Order an Interim Statement.

Put Your Phone to Work for You

Albany Bank's Telephone Banking system brings all this information to you from the privacy of your home, office, car or anywhere there is a touchtone phone. With this convenient and easy to use service you'll find banking faster and more accessible than ever.

Telephone Banking Increases Your Banking Hours

Telephone Banking is available 7 days a week from 4:00 A.M. to midnight, so you can access your account information even when the bank is closed. The system may be unavailable from time to time due to file maintenance. For personal customer assistance please contact our Personal Banking Department during regular office hours at (773) 267-7300.

How to Use Telephone Banking

Simply dial 1-800-ALBANK6 (1-800-252-2656) once you are an authorized user. The system will guide you through every transaction step-by-step.

For example, let's say you want information on your primary checking account. (A primary account is the checking and/or saving account that you will access the most.)

To START, the system will give you these choices:

"To reach the list of available services, PRESS 1 NOW"

You: Press 1
For Interest Rate information..... Press 1
For Account information..... Press 2
To listen to this Menu again..... Press 9
To speak with a Customer Service Representative..... Press 0

You: Press 2
"Please enter your Telephone Banking account number followed by the pound (#) sign."

You: Enter your Telephone Banking account number (which is your social security number) and the # sign.

"Please enter your Personal Identification Number followed by the pound (#) sign."

You: Enter your Personal Identification Number (PIN) and the # sign.
For Checking information..... Press 1
For Savings information..... Press 2
For Certificate of Deposit or I.R.A. information..... Press 3
To Transfer Funds..... Press 4
For Loan information..... Press 5
To Listen to this Menu again..... Press 9
To Speak with a customer Service Representative..... Press 0
To Return to the Prior Menu..... Press *

You: Press 1
For information on your Primary Account..... Press 1
For information on another Checking Account..... Press 2
To listen to this Menu again..... Press 9
To speak with a Customer Service Representative..... Press 0
To Return to the Prior Menu..... Press *

You: Press 1
For Balance information..... Press 1
For Checking Account activity from a Specific Date..... Press 2
For Deposit History..... Press 3
To see if a Specific Check has been Paid..... Press 4
For the last Five Checks Presented..... Press 5
To place a Stop Payment..... Press 6
To listen to this Menu again..... Press 9
To speak with a Customer Service Representative..... Press 0
To return to the Prior Menu..... Press *

At this point you simply choose the transaction you wish to make by pressing its corresponding number and follow the instructions. Transfer and Stop Payment requests will repeat the information that has been entered and ask you to confirm or re-enter the information.

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What is The Cost?

There are no fees for inquires or transfers regardless of the number of times you use the system. Normal fees for stop payments are applicable. Refer to our Customer Accommodation Service Fee Schedule for this fee amount. Your Telephone Banking account will automatically close if unused for two consecutive years.

Transfer of Funds

These transactions are only allowed between Checking, N.O.W., Money Market and Statement Savings accounts of which you are an authorized signer (certain restrictions may apply). Transfers can be for any amount and future dated -- up to thirty (30) calendar days in advance. If a transfer is future dated and the funds are not available for withdrawal on that business day, the transaction will not be completed. Transfer requests must be entered into the system before 7:00 PM C.S.T. Monday thru Friday, in order to be processed on the current business day. Transfers entered after 7:00 PM C.S.T. or on a Saturday, a Sunday or a Holiday will be processed on the next business day. If the system accepts a transfer request and there is an error, please contact our Personal Banking Department to cancel the transaction.

Stop Payments

Stop Payments can be entered for an individual check number of a Checking, N.O.W. or Money Market account. Stop Payments for check number range (i.e. lost/stolen checkbook) or A.C.H. debit transactions must be called in to the bank. Stop payments entered through the Telephone Banking system are only valid for 14 calendar days. A stop payment authorization form will be mailed to you for your signature. **The PAYABLE TO and REASON FOR boxes must be completed by you.** By signing and returning this form, your stop payment order will remain in force for six (6) months from its entry date.

Please retain this card for future reference.
Albany Bank and Trust Co., Telephone Banking
1-800-ALBANK6 (1-800-252-2656)

	Checking No.	Savings No.
Primary Account	_____	_____
Other Accounts	_____	_____
	_____	_____
	_____	_____

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